

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Israel Irizarry
 Debtor

Case No. 18-10449-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
Form ID: 318Page 1 of 2
Total Noticed: 42

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db Israel Irizarry, 347 W Lynnwood St, Allentown, PA 18103-5056
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14044736 Allentown School District, %Portnoff Law Associates, Ltd., PO Box 3020, Norristown, PA 19404-3020
 14107007 +Allentown School District, c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
 14106666 +Allentown School District and Public Asset Managem, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
 14044742 City of Allentown, 435 Hamilton St, Allentown, PA 18101-1603
 14116343 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215, Allentown PA 18101-1603
 14044743 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 14044744 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 14057123 +Fax Servicing LLC, as Servicer for Wilmington Trust, NA, c/o KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
 14044747 Lehigh County Fiscal Affairs, Government Center, 17 S 7th St Rm 119, Allentown, PA 18101-2401
 14044748 +Lehigh County Tax Claim Bureau, 1170 Highway 315, Suite 2, Plains, PA 18702-6906
 14044749 Mid America Bk/Total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 14044750 #Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 14044751 Ppl, %Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
 14044752 Progressive Advanced Ins Co, %Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
 14107009 +Public Asset Management, Inc., c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
 14044753 Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
 14044754 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 14076146 +WILMINGTON TRUST, NATIONAL ASSOCIATION, Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150, Carrollton, TX 75006-3357
 14125447 +Wilmington Trust, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
 14054613 +Wilmington Trust, National Association,, c/o RAS Crane, LLC, 10700 Abbot's Bridge Road, Suite 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2018 03:00:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 02 2018 03:00:25 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14044738 EDI: BANKAMER.COM Nov 02 2018 06:48:00 Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
 14044737 EDI: BANKAMER.COM Nov 02 2018 06:48:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
 14044741 EDI: CAPITALONE.COM Nov 02 2018 06:48:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
 14044740 EDI: CAPITALONE.COM Nov 02 2018 06:48:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
 14044739 EDI: CAPITALONE.COM Nov 02 2018 06:48:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 14044745 +EDI: AMINFOFP.COM Nov 02 2018 06:48:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 14044746 EDI: AMINFOFP.COM Nov 02 2018 06:48:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 14085273 EDI: RESURGENT.COM Nov 02 2018 06:53:00 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14084247 EDI: TCISOLUTIONS.COM Nov 02 2018 06:53:00 Mid America Bank & Trust, Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
 14081319 +EDI: MID8.COM Nov 02 2018 06:48:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 14086048 EDI: PRA.COM Nov 02 2018 06:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14073619 +EDI: JEFFERSONCAP.COM Nov 02 2018 06:53:00 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 14044756 EDI: VERIZONCOMB.COM Nov 02 2018 06:48:00 Verizon, PO Box 650584, Dallas, TX 75265-0584

District/off: 0313-4

User: SaraR
Form ID: 318

Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14044755 +EDI: VERIZONCOMB.COM Nov 02 2018 06:48:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14116344* +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,
Allentown PA 18101-1603
14174113* +Wilmington Trust, National Association, Fay Servicing, LLC, 3000 Kellway Dr Ste 150,
Carrollton TX 75006-3357

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
JAMES RANDOLPH WOOD on behalf of Creditor Public Asset Management, Inc.
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JAMES RANDOLPH WOOD on behalf of Creditor Allentown School District jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JOHN EVERETT COOK on behalf of Debtor Israel Irizarry bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
KARINA VELTER on behalf of Creditor Wilmington Trust, National Association
amps@manleydeas.com
KEVIN M. BUTTERY on behalf of Creditor Wilmington Trust, National Association
kbuttry@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2015-1 kbuttry@rascrane.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, et. al.
bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Israel Irizarry**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN **xxx-xx-4232**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-10449-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Israel Irizarry
aka Israel Irizarry Sr.

11/1/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.